

**AMENDMENTS TO THE CLAIMS:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claim 1 (original): A method for making a payment to a payee on behalf of a payor, comprising:

receiving a payment request for a payment service provider to pay a payee on behalf of a payor;

identifying those of a plurality of risk reduction techniques available for fulfilling the received payment request based upon the received payment request;

selecting an identified available risk reduction technique; and

effecting payment in accordance with the selected risk reduction technique.

Claim 2 (currently amended): The method of claim 1, wherein each of the plurality of risk reduction techniques protects against financial loss to the payment service provider in effecting the payment on behalf of the payor.

Claim 3 (original): The method of claim 1, wherein the plurality of risk reduction techniques includes at least two of i) determining, prior to directing funds to the payee in association with effecting payment, that payor funds are available, ii) determining, prior to directing funds to the payee in association with effecting payment, that an entity is available from which to collect funds if funds cannot be collected from the payor in association with effecting the payment, iii) determining whether payment to the payee will be drawn on a deposit account associated with the payor, or drawn on a deposit account

associated with an entity other than the payor, and iv) directing funds to the payee a predetermined period of time subsequent to initiating an electronic debiting of a deposit account associated with the payor.

Claim 4 (currently amended): The method of claim 3, wherein the selected risk reduction technique is the determining that payor funds are available, and further comprising:

transmitting an electronic funds transfer file to debit the payor deposit account and to credit a deposit account associated with the service provider;

transmitting a confirmation request to a financial institution at which at least one of the payor deposit account and service provider deposit account is maintained subsequent to transmitting the electronic funds transfer file; and

receiving a response to the transmitted confirmation request from the financial institution;

wherein the transmitted confirmation request requests one of i) confirmation that the payor deposit account has been successfully debited, or ii) confirmation that the service provider deposit account has been successfully credited;

wherein the received response indicates one of i) a successful debiting of the payor deposit account, or ii) a successful crediting of the service provider deposit account; and

wherein the payment to the payee is effected responsive to receipt of the response, the payment drawn on the service provider deposit account.

Claim 5 (original): The method of claim 3, wherein the selected risk reduction technique is the determining that an entity is available from which to collect funds if funds

cannot be collected from the payor in association with effecting the payment, and further comprising:

identifying the entity from which to collect funds if funds cannot be collected from the payor in association with directing the payment to the payee on behalf of the payor;

wherein the payment is effected responsive to the identification of the entity;

wherein the payment is drawn on a deposit account associated with the payment service provider; and

wherein the identified entity is one of the payee and a consumer service provider with which the payor is associated.

Claim 6 (original): The method of claim 3, wherein the selected risk reduction technique is the determining whether payment to the payee will be drawn on a deposit account associated with the payor, or drawn on a deposit account associated with an entity other than the payor, and further comprising:

determining at least one of i) if a monetary amount of the payment request is less than a predetermined first threshold, ii) if a total monetary amount of payments completed on behalf of the payor within a first predetermined time period is less than a predetermined second threshold, and iii) if a volume of payments completed on behalf of the payor within a second predetermined time period is less than a predetermined third threshold;

wherein, if it is determined that the monetary amount is less than the first threshold, that the total monetary amount is less than the second threshold, or that the volume is less than the third threshold, effecting payment includes issuing one of a check or an electronic

funds transfer to the payee drawn on a deposit account associated with an entity other than the payor; and

wherein, if it is determined that the monetary amount is not less than the first threshold, that the total monetary amount is not less than the second threshold, or that the volume is not less than the third threshold, effecting payment includes issuing a draft to the payee drawn on the payor deposit account.

Claim 7 (original): The method of claim 1, wherein the identification of each of those of the plurality of risk reduction techniques is based upon at least one of i) the identity of the payor, ii) the identity of the payee, iii) the identity a financial institution at which the payor maintains a deposit account, iv) the identity of a consumer service provider with which the payor is associated, and v) a type of payment service offered by the payment service provider utilized by the payor.

Claim 8 (currently amended): The method of claim 1, wherein two or more of the plurality of risk reduction techniques are identified as being available, and further comprising:

determining the one of the two or more identified risk reduction techniques which provides a highest level of protection against financial loss to the payment service provider in association with effecting the payment on behalf of the payor;

wherein the determined one of the risk reduction techniques is the selected risk reduction technique.

Claim 9 (currently amended): The method of claim 1, wherein two or more of the plurality of risk reduction techniques are identified as being available, and further comprising:

determining the one of the two or more identified risk reduction techniques that is associated with a least cost associated with effecting the payment on behalf of the payor;

wherein the determined one of the risk reduction techniques is the selected risk reduction technique.

Claim 10 (currently amended): The method of claim 1, wherein two or more of the plurality of risk reduction techniques are identified as being available, and further comprising:

determining the one of the two or more identified risk reduction techniques associated with a shortest time period to complete payment to the payee on behalf of the payor;

wherein the determined one of the risk reduction techniques is the selected risk reduction technique.

Claim 11 (currently amended) The method of claim 1, wherein each of the plurality of risk reduction techniques is associated with a priority and two or more of the plurality of risk reduction techniques are identified as being available, and further comprising:

determining the one of the two or more identified risk reduction techniques having a highest associated priority;

wherein the determined one of the risk reduction techniques is the selected risk reduction technique.

Claim 12 (original): A system for making a payment to a payee on behalf of a payor, comprising:

a communications interface configured to receive a payment request for a payment service provider to pay a payee on behalf of a payor; and

a processor configured to i) identify those of a plurality of risk reduction techniques available for fulfilling the received payment request based upon the received payment request, ii) select an identified available risk reduction technique, and iii) cause payment to the payee on behalf of the payor to be effected in accordance with the selected risk reduction technique.

Claim 13 (currently amended): The system of claim 12, wherein each of the plurality of risk reduction techniques protects against financial loss to the payment service provider in effecting the payment on behalf of the payor.

Claim 14 (original): The system of claim 12, wherein the plurality of risk reduction techniques includes at least two of i) determining, prior to directing funds to the payee in association with effecting payment, that payor funds are available in a deposit account associated with the payor prior to directing a payment, ii) determining, prior to directing funds to the payee in association with effecting payment, that an entity is available from which to collect funds if funds cannot be collected from the payor in association with effecting the payment, iii) determining whether payment to the payee will be drawn on a deposit account associated with the payor, or drawn on a deposit account associated with

an entity other than the payor, and iv) directing funds to the payee a predetermined period of time subsequent to initiating an electronic debiting of a deposit account associated with the payor.

Claim 15 (currently amended): The system of claim 14, wherein:

the selected risk reduction technique is the determining that payor funds are available;

the communications interface is further configured to i) transmit an electronic funds transfer file to debit the payor deposit account and to credit a deposit account associated with the service provider, ii) transmit a confirmation request to a financial institution at which at least one of the payor deposit account and service provider deposit account is maintained, and iii) receive a response, from the financial institution, that payor funds in at least an amount of the payment request are available;

the processor is further configured to i) cause the communications interface to transmit the electronic funds transfer file, ii) cause the communications interface to transmit the confirmation request subsequent to causing the transmission of the electronic funds transfer file, and iii) cause payment to be effected responsive to the receipt of the response;

the transmitted confirmation request requests one of i) confirmation that the payor deposit account has been successfully debited, or ii) confirmation that the service provider deposit account has been successfully credited;

the received response indicates one of i) a successful debiting of the payor deposit account, and ii) a successful crediting of the service provider deposit account; and

the payment is drawn on the service provider deposit account.

Claim 16 (original): The system of claim 14, wherein:

the selected risk reduction technique is the determining that an entity is available from which to collect funds if funds cannot be collected from the payor in association with directing a payment on behalf of the payor;

the processor is further configured to i) identify the entity from which to collect funds if funds cannot be collected from the payor in association with directing the payment to the payee on behalf of the payor, and ii) to cause the payment to be effected responsive to the identification of the entity;

the payment is drawn on a deposit account associated with the payment service provider; and

the identified entity is one of the payee and a consumer service provider with which the payor is associated.

Claim 17 (original): The system of claim 14, wherein:

the selected risk reduction technique is the determining whether payment to the payee will be drawn on a deposit account associated with the payor, or drawn on a deposit account associated with an entity other than the payor;

the processor is further configured to determine at least one of i) if a monetary amount of the payment request is less than a predetermined first threshold, ii) if a total monetary amount of payments completed on behalf of the payor within a first predetermined time period is less than a predetermined second threshold, and iii) if a

volume of payments completed on behalf of the payor within a second predetermined time period is less than a predetermined third threshold;

if it is determined that the monetary amount is less than the first threshold, that the total monetary amount is less than the second threshold, or that the volume is less than the third threshold, effecting payment includes issuing one of a check or an electronic funds transfer to the payee drawn on a deposit account associated with an entity other than the payor; and

if it is determined that the monetary amount is not less than the first threshold, that the total monetary amount is not less than the second threshold, or that the volume is not less than the third threshold, effecting payment includes issuing a draft to the payee drawn on the payor deposit account.

Claim 18 (original): The system of claim 12, wherein the processor is further configured to identify each of those of the plurality of risk reduction techniques identified based upon at least one of i) the identity of the payor, ii) the identity of the payee, iii) the identity a financial institution at which the payor maintains a deposit account, iv) the identity of a consumer service provider with which the payor is associated, and v) a type of payment service offer by the payment service provider utilized by the payor.

Claim 19 (currently amended): The system of claim 12, wherein:  
two or more of the plurality of risk reduction techniques are identified as being available; and

the processor is further configured to i) determine the one of the two or more identified risk reduction techniques which provides a highest level of protection against financial loss to the payment service provider in association with effecting the payment on behalf of the payor, and ii) select the determined one of the risk reduction techniques.

Claim 20 (currently amended): The system of claim 12, wherein:

two or more of the plurality of risk reduction techniques are identified as being available; and

the processor is further configured to i) determine the one of the two or more identified risk reduction techniques that is associated with a least cost, and ii) select the determined one of the risk reduction techniques.

Claim 21 (currently amended): The system of claim 12, wherein:

two or more of the plurality of risk reduction techniques are identified as being available; and

the processor is further configured to i) determine the one of the two or more identified risk reduction techniques associated with a shortest time period to complete payment to the payee on behalf of the payor, and ii) select the determined one of the risk reduction techniques.

Claim 22 (currently amended): The system of claim 12, wherein:

each of the plurality of risk reduction techniques is associated with a priority;

two or more of the plurality of risk reduction techniques are identified as being available; and

the processor is further configured to i) determine the one of the two or more identified risk reduction techniques having a highest associated priority, and ii) select the determined one of the risk reduction techniques.